Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 1 of 71

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Kaylin	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Кпарр	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX3915	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 2 of 71

Debtor 1	Kaylin First Name	Knapp Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
and	ousiness names Employer tification	I have not used any business names or EINs.	I have not used any business names or EINs.
Num have	bers (EIN) you used in the last	Business name	Business name
8 yea		Business name	Business name
	le trade names and business as names	EIN	EIN
		EIN	EIN
5. Whe	re you live	8213 S Cottage Grove Ave., Apt 203	If Debtor 2 lives at a different address:
		Number Street	Number Street
		ChicagoIllinois60619CityStateZip Code	City State Zip Code
		Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street
			City State Zip Code
		City State Zip Code	
choo	you are sing this district e for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 3 of 71

De	ebtor 1 Kaylin			Case number (if kno	own)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descript Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about how yo cashier's check, or money may pay with a credit card I need to pay the fee in in Individuals to Pay Your Fit I request that my fee be younged may, but is not request the official poverty line that	ou may pay. Typically, if you order If your attorney is or check with a pre-printe astallments. If you choose ding Fee in Installments (Owaived (You may request priced to, waive your fee, an at applies to your family sing must fill out the Applic	ou are paying the submitting your ed address. ethis option, sig official Form 103 this option only d may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	No. Go to line 12.	Statement About an Eviction		b you want to stay in your residence? St You (Form 101A) and file it with

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 4 of 71

Debtor 1 Kaylin Knapp Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 5 of 71

 Debtor 1
 Kaylin
 Knapp
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Mair Document Page 6 of 71

Debtor 1 Kaylin Knapp Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Kaylin Knapp Signature of Debtor 1 Signature of Debtor 2 Executed on _ 3/22/2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 7 of 71

Debtor 1 Kaylin		Knapp	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Elizabeth Placek		Date	3/22/2017
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			Illinois	
	Bar number		State	

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 8 of 71

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Kaylin		Knapp
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
_			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,790.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,790.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$49,309.00
Your total liabilities	\$49,309.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
	\$1,741.73
Copy your combined monthly income from line 12 of Schedule I	<u> </u>
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$1,566.00

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 9 of 71

Deb	tor 1 Kaylin		Knapp	Case number (if known)	
Dort	First Name Answor Those Out	Middle Name	Last Name ive and Statistical Record	le.	
Part	Aliswer These Qu	lestions for Administrat	ive and Statistical Necord	5	
6. A	re you filing for bankrupt	cy under Chapters 7, 11, o	r 13?		
Г	No. You have nothing t	o report on this part of the fo	rm. Check this box and submit	this form to the court with your other so	hedules.
- [-	Yes.				
7 14	—				
/. V\	/hat kind of debt do you h —				
L	•	-	mer debts are those incurred by Fill out lines 8-10 for statistical pu	an individual primarily for a personal, urposes. 28 U.S.C. § 159.	
Ī.	✓ Your debts are not pr	imarily consumer debts. Yo	ou have nothing to report on this	s part of the form. Check this box and su	ubmit
	this form to the court w	ith your other schedules.			
8 1	From the Statement of Yo	our Current Monthly Incom	e: Copy your total current month	hly income from Official	\$1,206.76
		Form 122B Line 11; OR , Fo		my moome nem e mou	Ψ1,200.70
•	On the fellowing on a	:-! k i f - -i f	Deut 4 line C et Celeadule E	·/r.	
9.	Copy the following spec	ial categories of claims fro	m Part 4, line 6 of Schedule E	9F:	
	From Part 4 on Schedule	e E/F, copy the following:		Total claim	
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00	
			. (0	\$0.00	
	9b. Taxes and certain other	er debts you owe the governi	ment. (Copy line 6b.)	<u> </u>	
	9c. Claims for death or pe	rsonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$2,008.00	
	9e Obligations arising out	t of a senaration agreement o	r divorce that you did not report	\$0.00	
	priority claims. (Copy line		. a.r.s.ss mac you did not roport		
	Of Debts to pension or pr	ofit-sharing plans, and other	similar debts (Copy line 6h)	\$0.00	
	or. Dobto to periordi or pr	ont sharing plans, and other	Similar debts. (OOP) line On.)		

\$2,008.00

9g. Total. Add lines 9a through 9f.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 10 of 71

Fill in this	informat	tion to identify your ca	ase:					
					Kana			
Debtor 1		aylin irst Name	Middle N	lame	Knapp Last Name			
Debtor 2					2451 1141115			
(Spouse, if fil	ling) Fi	irst Name	Middle N	lame	Last Name			
United Sta	ates Bank	kruptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber _							
Officia	al For	m 106A/B						Check if this is an amended filing
Sched	dule	A/B: Prope	rty					12/1
category v responsibl write your	where you le for sup name a	ou think it fits best. E pplying correct inform nd case number (if k	Be as complete au mation. If more sp nown). Answer ev	nd ac pace very	asset only once. If an asset fits in more curate as possible. If two married people is needed, attach a separate sheet to tiquestion. r Other Real Estate You Own or Ha	le are his foi	filing together, both a	re equally
1. Do you		to Part 2	uitable interest i	in any	<i>y</i> residence, building, land, or similar pro	operty	1?	
	Yes. Wh	nere is the property?						
1.1	Otro et e	alabaga if available ava	ath and a privation		at is the property? Check all that apply. Single-family home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	Street at	ddress, if available, or o	other description		Duplex or multi-unit building			
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			<u> </u>
	Number	r Street			Land		Describe the nature o	f vour ownorship
	144111501	Guodi			Investment property		interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.
	- ,		,,	Who	o has an interest in the property? Check		Check if this is co	mmunity property
				one				
				Ш	Debtor 1 only			
				Ш	Debtor 2 only			
				Ш	Debtor 1 and Debtor 2 only			
				Ш	At least one of the debtors and another			
					er information you wish to add about th perty identification number:	is iter	n, such as local	
If you	own or h	nave more than one, lis	st here:		<u></u>			
				Wha	at is the property? Check all that apply.			claims or exemptions. Put
1.2	Stroot or	ddress, if available, or	ather description		Single-family home			red claims on Schedule D: ims Secured by Property.
	Street at	uuress, ii avallable, or i	other description		Duplex or multi-unit building			
	-				Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			· · ·
	Number	r Street			Land		Describe the nature o	f vour ownorship
				Ш	Investment property		interest (such as fee s	imple, tenancy by
	City	State	Zip Code	Ш	Timeshare Other		the entireties, or a life	e estate), if known.
	,		•	Ш			Chack if this is co	mmunity property
				Who	o has an interest in the property? Check		(see instructions)	minumity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about th perty identification number:	is iter	n, such as local	

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 11 of 71

	Kaylin First Name	Middle Name	Knapp Case n	umber (if known)	
1.3 <u>Str</u>	eet address, if available, or otl		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
Nu Cit	mber Street y State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fees the entireties, or a life	simple, tenancy by
			Who has an interest in the property? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this	ne. (see instructions)	ommunity property
2. Add	I the dollar value of the po		property identification number: all of your entries from Part 1, including any		
	ave attached for Part 1. Wr	rite that number i	nere.		
you ha			>		
Part 2:	Describe Your Vehicle	es equitable interes	st in any vehicles, whether they are registered	-	
Part 2: Do you or ou own . Cars, v	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport ut	es equitable interes you lease a vehicle,	st in any vehicles, whether they are registered , also report it on Schedule G: Executory Contracts	-	
Part 2: Oo you oo ou own . Cars, v	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport ut o	es equitable interes you lease a vehicle,	st in any vehicles, whether they are registered , also report it on Schedule G: Executory Contracts	s and Unexpired Leases. Do not deduct secured the amount of any sec	I claims or exemptions. Put ured claims on <i>Schedule D:</i> laims Secured by Property.
Part 2: Do you or ou own Cars, v	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport ut o es Make Model:	es equitable interes you lease a vehicle,	st in any vehicles, whether they are registered, also report it on Schedule G: Executory Contracts rcycles Who has an interest in the property? Che one.	s and Unexpired Leases. Do not deduct secured the amount of any sec	ured claims on Schedule D:
Part 2: Do you or ou own Cars, v	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport ut o es Make Model: Year: Approximate mileage:	es equitable interes you lease a vehicle,	st in any vehicles, whether they are registered, also report it on Schedule G: Executory Contracts reycles Who has an interest in the property? Che one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any sec Creditors Who Have Co. Current value of the entire property?	ured claims on Schedule D: laims Secured by Property. Current value of the
Part 2: Do you o' ou own . Cars, v N 19 Ye 3.1	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport ut o es Make Model: Year: Approximate mileage:	es equitable interes you lease a vehicle,	st in any vehicles, whether they are registered, also report it on Schedule G: Executory Contracts reycles Who has an interest in the property? Cheone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se	Do not deduct secured the amount of any sec Creditors Who Have Co. Current value of the entire property? See Do not deduct secured the amount of any sec the amount of any sec	ured claims on Schedule D: laims Secured by Property. Current value of the

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 12 of 71

	Kaylin First Name	Middle Name	Knapp Last Name	Case number	ei (ii known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on		Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	ired claims on <i>Schedule</i>
	Other information.		At least one of the debtors Check if this is communinstructions)	s and another		<u>· · · · · · · · · · · · · · · · · · · </u>
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
	Other information:		Debtor 1 and Debtor 2 on At least one of the debtor Check if this is commun	s and another	entire property?	portion you own?
		•	instructions) er recreational vehicles, other, fishing vessels, snowmobiles, r	•		
Exar	nples: Boats, trailers, motors No Yes Make	•	er recreational vehicles, other, fishing vessels, snowmobiles, r	motorcycle accessori	Do not deduct secured	
Exar	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other , fishing vessels, snowmobiles, r	motorcycle accessori	ies	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor. Check if this is communication.	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims on Schedule ims Secured by Property Prope

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 13 of 71

De	ebtor 1	Kaylin First Name	Middle Name	Knapp Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interest	t in any of the following	g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitchen	ware		
<u>✓</u>	No Yes. I	Describe	Used Furniture			\$700.00
		tronics bles: Television	s and radios; audio, video, stereo, and	digital equipment; compute	ers, printers, scanners; music	
<u>√</u>		Describe	Used Electronics			\$800.00
	Examp		ue and figurines; paintings, prints, or other in, or baseball card collections; other co		=	
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies notographic, exercise, and other hobby s; carpentry tools; musical instruments		tables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and related	equipment		I
✓	No					
	Yes. [Describe				
			clothes, furs, leather coats, designer we	ear, shoes, accessories		1
Ц	No Voc 1	Describe	Lload Clathing			1
$oldsymbol{\wedge}$	165. 1	Jeschbe	Used Clothing			\$400.00
		-	ewelry, costume jewelry, engagement ri er	ings, wedding rings, heirlod	om jewelry, watches, gems,	
<u> </u>	No Yes. [Describe	Misc Jewelry			\$85.00
	Examp	n-farm animal oles: Dogs, cat	s, birds, horses			
✓	No Yes. [Describe				-
	4. Any No	other persor	nal and household items you did not	already list, including an	y health aids you did not list	1
뇓		Describe				
Ш						
			lue of all of your entries from Part 3 t number here	, including any entries fo	r pages you have attached	\$1985.00

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 14 of 71

Debt	or 1 Kaylin First Name	Middle Name	Knapp Last Name	Case number (if known)	
Part 4			Last Mairie		
	ou own or have an	y legal or equitable interest	in any of the followir	ng?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	xamples: Money you ha	ve in your wallet, in your home, in		on hand when you file your petition Cash:	
17.		avings, or other financial accounts stitutions. If you have multiple acc		nares in credit unions, brokerage houses, itution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Bank of America		\$305.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			-
		17.9. Other financial account:	-		-
18.		or publicly traded stocks, investment accounts with broker Institution or issuer name:	age firms, money market	accounts	
19.	Non-publicly traded s an LLC, partnership, a		ted and unincorporated	businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 15 of 71

Debt	tor 1 Kaylin		Knapp	Case number (if known)	
	First Name	Middle Name	Last Name		_
20.	Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
		-			
21.			thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	outa tion mainer		
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:	-		
		Additional account.			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ Yes	Electric:	-		
		Gas:			·
		Heating oil:			
		Security deposit on rental unit:	With landlord		\$500.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 16 of 71

Debt	tor 1 Kaylin First Name	Knapp	Case number (if known)	
24.		Middle Name Last Name an account in a qualified ABLE program, or unde	er a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), a		r a quamiou otato tattion programi	
	No Institution name and Yes	d description. Separately file the records of any interest	ts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future intere exercisable for your benefit	ests in property (other than anything listed in line	1), and rights or powers	
	✓ No			
	Yes. Describe			
26.		, trade secrets, and other intellectual property websites, proceeds from royalties and licensing agree	ements	
	✓ No			
	Yes. Describe			
27.	Licenses, franchises, and other of	general intangibles ive licenses, cooperative association holdings, liquor li	icenses professional licenses	
	No	ivo nositoso, ecoporativo accostation motalingo, ilquoi il	sorross, prorossional listinoss	
	Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you? Tax refunds owed to you			portion you own?
				portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No ✓ Yes. Give specific information	ether	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return	ns	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you ✓ No — Yes. Give specific information about them, including who	ns		portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	mony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including wh you already filed the return and the tax years Family support Examples: Past due or lump sum ali	mony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	mony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	mony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	mony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the return and the tax years	mony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the return and the tax years	mony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the return and the tax years	mony, spousal support, child support, maintenance, bu insurance payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the return and the tax years	mony, spousal support, child support, maintenance, bu insurance payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 17 of 71

Deb	tor 1 Kaylin		Knapp	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabilit		th savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary of property because someon	of a living trust, expect p		cy, or are currently entitled to receive	
	No Yes. Describe				
33.			ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and u to set off claims	nliquidated claims of	every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you	u did not already list			
	✓ No Yes. Describe				
36.		•	Part 4, including any entries f		\$805.00
Part	5: Describe Any Bus	siness-Related Pro	perty You Own or Have an	nterest In. List any real estate in Pa	art 1.
37.			erest in any business-related p		
57.		iogai oi equitable IIIt	crest in any business-relateu p	oporty:	Current value of the
	No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alre	ady earned		C. Gremphene
	✓ No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, el	ectronic devices
	No Yes. Describe				

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 18 of 71

Debt	tor 1 Kaylin	Knapp	Case number (if known)	
	First Name Middle Name	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your t	trade	
	✓ No			
	Yes. Describe			
	Tes. Describe			
41	Inventory			
7	inventory			
	✓ No			
	Yes. Describe			
				
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			-
				<u> </u>
			· · · · · · · · · · · · · · · · · · ·	_
43.	Customer lists, mailing lists, or other compile	ations		
	✓ No			
	Yes. Do your lists include personally identifi	iable information (as defined in 11 U.S.	C. § 101(41A))?	
	No			
	Yes. Describe			
	_			
44.	Any business-related property you did not a	Iready list		
	✓ No			
	Yes. Give specific information			
	information			
				
				
	dd the dollar value of all of your entries from			
or Pa	art 5. Write that number here			
	6: Describe Any Farm- and Commerc	eial Fishing-Related Property Yo	ou Own or Have an Interest In	L
Part	If you own or have an interest in farmland, list it			
46.	Do you own or have any legal or equitable in	nterest in any farm- or commercial f	ishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	No.			
	No			
	Yes. Describe			

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 19 of 71

Debt	tor 1 Kaylin		Knapp	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing o	r harvested			
	✓ No				
	Yes. Describe				
	-				
49.	Farm and fishing equip	ment, implements, machinery, fixtu	ures, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppli	es, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commer	cial fishing-related property you di	d not already list		
	✓ No				
	Yes. Describe				
52. A	dd the dollar value of all	of your entries from Part 6, includ	ing any entries for page	s you have attached	
for Pa	art 6. Write that number	here			
				•	
	Deceribe All Dress	out Vou Our or House or Inte	wastin That Var. Did I	Net List Above	
Part		perty You Own or Have an Inte		NOT LIST ADOVE	
53.		erty of any kind you did not already , country club membership	y list?		
		, seamay side internetions			
	110				
	Yes. Give specific information				
	ı				·
54. A	dd the dollar value of all	of your entries from Part 7. Write t	that number here		.•
Part	List the Totals of	Each Part of this Form			
rare					
55. I	Part 1: Total real estate,	line 2		>	
56. r	oart 2 total vehicles, line	5	-	_	
57. P	art 3: Total personal and	l household items, line 15	\$1985.00		
58. P	art 4: Total financial ass	ets, line 36	\$005.00	_	
	2-4 F. Takal basisasa as	lated accounts line 45	\$805.00	- -	
J9. I	Part 5: Total business-re	iateu property, line 43	-	_	
60. I	Part 6: Total farm- and fi	shing-related property, line 52		_	
61. I	Part 7: Total other prope	rty not listed, line 54			
62 7	Total nersonal property	Add lines 56 through 61			
٥٤.	iotai poisonai property.	as miss oo anough of	··· \$2790.00	Copy personal property total	+ \$2790.00
				Copy personal property total P	
					\$2790.00
63. T	otal of all property on So	chedule A/B. Add line 55 + line 62			

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 20 of 71

			Doci	ument Page 20	OT /1	
Fill i	n this infor	mation to identify your ca	ase:			
Deb	tor 1	Kaylin		Knapp	_	
Deh	tor 2	First Name	Middle Name	Last Name		
	use, if filing)	First Name	Middle Name	Last Name	-	
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois	_	
Cas	e number	_		(State)	_	
						Check if this is an
<u>Of</u>	ficial	Form 106C				amended filing
Sc	hedul	e C: The Prop	erty You Claim	as Exempt		12/15
as e addi For stat the	xempt. If i tional pag each iten e a speci amount c	more space is needed, ges, write your name a n of property you claific dollar amount as of any applicable state	fill out and attach to this nd case number (if know m as exempt, you must exempt. Alternatively, you utory limit. Some exempt	s page as many copies of n). specify the amount of to may claim the full faint out on such as those for the such as the such	Part 2: Additional he exemption you r market value of r health aids, righ	urce, list the property that you claim Page as necessary. On the top of any claim. One way of doing so is to the property being exempted up to its to receive certain benefits, and tion of 100% of fair market value
und you	er a law t r exempti	that limits the exempt	tion to a particular dolla to the applicable statuto	r amount and the value		determined to exceed that amount,
1.	Which se	t of exemptions are you	claiming? Check one only, e	even if your spouse is filing w	ith you.	
	✓ You a	are claiming state and fe	deral nonbankruptcy exem	nptions. 11 U.S.C. § 522(b)(3)	
	You	are claiming federal exe	mptions. 11 U.S.C. § 522(b))(2)		
2.	For any p	roperty you list on Sche	dule A/B that you claim as	exempt, fill in the informati	on below.	
		cription of the property a chedule A/B that lists th		Amount of the exemption		Specific laws that allow exemption
			Copy the value from Schedule A/B	1		
	of Am	n: king account, Bank nerica	\$305.00	\$30 100% of fair market applicable statutory		RSMo § 513.430.1(3)
	Line from Schedule	A/B:17		applicable datatory		
		rity deposit on Il unit, With	\$500.00	\$29 100% of fair market applicable statutory		RSMo § 513.430.1(3)
	Line from Schedule					
3.	(Subject to	o adjustment on 4/01/19 a	, ,	0,375? r cases filed on or after the da within 1,215 days before you	, ,	

No Yes

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 21 of 71

Debtor 1 Kaylin Knapp Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief RSMo § 513.430.1(1) \$400.00 description: **✓** \$400.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief RSMo § 513.430.1(1) \$700.00 description: **✓** \$700.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief RSMo § 513.430.1(1) \$800.00 description: **✓** \$800.00 **Used Electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 RSMo § 513.430.1(2) Brief \$85.00 description: \$85.00 Misc Jewelry 100% of fair market value, up to any Line from

applicable statutory limit

Schedule A/B:

12

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 22 of 71

				o o			
Fill in	this inforr	mation to identify your c	ase:				
Debto	or 1	Kaylin		Knapp			
		First Name	Middle Name	Last Name			
Debto	or 2						
(Spous	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois			
_				(State)			
(If know	number	-					
`							Shook if this is on
Offi	icial I	Form 106D					Check if this is an mended filing
Sch	nedu	le D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more s	space is r	-		e are filing together, both are equinber the entries, and attach it to			
1. [Oo any c	reditors have claims	secured by your proper	ty?			
Į.	✓ No. C	heck this box and sub	mit this form to the court	with your other schedules. You have	ve nothing else to repo	rt on this form.	
	Yes. I	Fill in all of the information	on below.				
Part '	1: List /	All Secured Claims					
f	or each cla	aim. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 23 of 71

Fill in this info	rmation to identify your ca	ase:			
Debtor 1	Kaylin		Knapp		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
(opouse, ir iiirig)	FIIST Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official F	orm 106E/F				Check if this is an amended filing
Be as completed other party to Form 106A/B)	te and accurate as possil any executory contracts and on Schedule G: Exec	ble. Use Part 1 for credito or unexpired leases that cutory Contracts and Une	could result in a claim. Alexpired Leases (Official For	and Part 2 for creditors with so list executory contracts on many 106G). Do not include any	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number
					ite your name and case number (if
	All of Your PRIORITY	' Unsecured Claims			
_	Go to Part 2.	secured claims against yo	ou?		
listed, ide As much Continua	entify what type of claim it i as possible, list the claims ition Page of Part 1. If more	s. If a claim has both priority in alphabetical order accord	y and nonpriority amounts, li ling to the creditor's name. If particular claim, list the other	ist that claim here and show be f you have more than two prior creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 24 of 71

Debtor 1 Kaylin Knapp Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago - Dep't of Revenue \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ tickets Is the claim subject to offset? Yes 4.2 ComEd \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unsecured Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.3 \$704.00 Last 4 digits of account number 3399 Nonpriority Creditor's Name When was the debt incurred? 8014 BAYBERRY RD 11/2015 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 25 of 71

Debtor 1 Kaylin Knapp Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 **INSTA-CREDIT** \$12,528.00 Last 4 digits of account number 1396 Nonpriority Creditor's Name 910 N BLÚFF When was the debt incurred? 5/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent 62234 COLLINSVILLE Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 46 Automobile Is the claim subject to offset? **✓** No Yes KOHLS/CAPONE \$521.00 Last 4 digits of account number 6001 Nonpriority Creditor's Name PO BOX 3115 When was the debt incurred? 8/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent MILWAUKEE Wisconsin 53201 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes LOYOLA UNV 4.6 \$26,889.00 Last 4 digits of account number Nonpriority Creditor's Name 2160 S 1st Ave When was the debt incurred? 8/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 60153 Maywood Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify _

Debts to pension or profit-sharing plans, and other similar

1 InstallmentLoan

Entered 03/22/17 09:23:44 Desc Main Case 17-08980 Doc 1 Filed 03/22/17 Document Page 26 of 71

Debtor 1 Kaylin Knapp Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 LOYOLA UNV \$2,008.00 Last 4 digits of account number R24A Nonpriority Creditor's Name When was the debt incurred? 11/2014 2160 S 1st Ave Number As of the date you file, the claim is: Check all that apply. Contingent Maywood Illinois 60153 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes PORTFOLIO RC \$74.00 Last 4 digits of account number 7566 Nonpriority Creditor's Name 120 Corporate Boulevard When was the debt incurred? 6/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent <u>Norfolk</u> Virginia 23502 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: 01 **✓** No Other. Specify STERLING JEWELERS INC Yes US Bank 4.9 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 790084 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAINT LOUIS Missouri 63179 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only

✓ No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

debts

Other. Specify _

Obligations arising out of a separation agreement or

Debts to pension or profit-sharing plans, and other similar

Unsecured

divorce that you did not report as priority claims

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 27 of 71

Knapp Debtor 1 Kaylin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **VERIZON** \$1,179.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2/2015 455 Duke Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent 37067 Franklin Tennessee Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.11 WILLIAMS AND FUDGE I \$1,606.00 Last 4 digits of account number Nonpriority Creditor's Name 300 CHATHAM AVENUE When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **ROCK HILL** 29731 South Carolina City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify unsecured Is the claim subject to offset? **✓** No

Yes

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Page 28 of 71 Document

Knapp Case number (if known) Debtor 1 Kaylin

First Nar	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only	/. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$2,008.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$47,301.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$49,309.00	

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 29 of 71

Debtor 1	Kaylin		Knar	р	
	First Name	Middle Name	Last	Name	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last	Name	<u> </u>
United States B	Bankruptcy Court for the:	Northern	District of	Illinois	
			_	(State)	
Case number					
(If known)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or cor	npany with whom you have	e the contract or lease	State what the contract or lease is for
2.1 XT Properties Name			Residential Lease, Debtor is Lessee, one year lease, 9/2017
Number City	Street	Zip Code	

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 30 of 71

		D0	cument Page 3	50 01 7 I
Fill in this info	rmation to identify your c	ase:		
Debtor 1	Kaylin	Middle Nove	Knapp	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
				Check if this is an
O.C 1	E 40011			amended filing
Official	Form 106H			
Schodu	le H: Your Cod	lehtors		12/15
				omplete and accurate as possible. If two married people are
the entries in known). Answ	the boxes on the left. At the revery question. ave any codebtors? (If you	tach the Additional Page	•	ace is needed, copy the Additional Page, fill it out, and number of any Additional Pages, write your name and case number (if odebtor.)
			perty state or territory? (Cashington, and Wisconsin.)	Community property states and territories include Arizona, California,
	. Go to line 3.	,	···g···,	
	s. Did your spouse, forme	r spouse, or legal equiva	lent live with you at the time	e?
	No		•	
	Yes. In which communit	y state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equi	valent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	<u> </u>
3 In Colum	•	tors. Do not include you	snouse as a codebtor if v	our spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 31 of 71

Ellis II is is format						
Fill in this informat	ion to identify	your case:				
Debtor 1 Kaylir			Knapp			
	Name	Middle Name	Last Na	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First	Name	Middle Name	Last Na	ame	—	An amended filing
United States Bankrithe:		Northern	District of Illin	nois tate)		A supplement showing post-petition chapter 1 expenses as of the following date:
Case number			(0	acioj		
(If known)						MM / DD / YYYY
Official For	m 106l					
Schedule I:	Your In	come				12/1
spouse. If more spanning in the spanning in th	ace is needed	, attach a separate shee y question.	•		• •	not include information about your ional pages, write your name and case
Fill in your empl	oyment		Debtor 1			Debtor 2
information.		Employment status	✓ Employ	ved		Employed
If you have more attach a separate	•			nployed		Not Employed
information about additional			_			
employers.		Occupation	Outside srvcs Manager			
Include part time, self-employed wo		Employer's name	Dogone Fun, Inc			
	Employer's address pation may include student		1717 S State. St			
or homemaker, if			Number Str	eet		Number Street
			Chicago	Illinaia	60616	
			Chicago City	Illinois State	60616 Zip Code	City State Zip Code
		How long employed there?	2 months			
		there:				
Part 2: Give De	tails About M	Ionthly Income				
	income as of t		ı. If you have	nothing to rep	port for any line, v	write \$0 in the space. Include your non-filing
Estimate monthly spouse unless you a	income as of t are separated. ling spouse have	he date you file this form	-		-	or that person on the lines below. If you need
Estimate monthly spouse unless you a If you or your non-fi	income as of t are separated. ling spouse have	he date you file this form	-	information fo	-	
Estimate monthly spouse unless you a lf you or your non-fi more space, attach	income as of tare separated. ling spouse have a separate sheet	he date you file this form	combine the i	information fo	r all employers fo	or that person on the lines below. If you need
Estimate monthly spouse unless you a lf you or your non-fi more space, attach 2. List monthly g deductions.) If the be.	income as of tare separated. ling spouse have a separate sheet	he date you file this form e more than one employer, et to this form. ary, and commissions (befor calculate what the monthly w	combine the i	information fo	r all employers fo	or that person on the lines below. If you need

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 32 of 71

Debtor 1 Kaylin	Knapp	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$2,080.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$380.27		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5h.	-	\$380.27		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7	\$1,699.73		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.	and 8a. <u> </u>	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenan divorce settlement, and property settlement.	ce, 8c	\$0.00		
8d. Unemployment compensation	8d	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (beneunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	- fits	\$0.00		
8g. Pension or retirement income	8f.	\$0.00 \$0.00		
	8g. 8h. +	\$42.00 +		
8h. Other monthly income. Specify: tax refund				
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	8g + 8h. 9.	\$42.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10.	\$1,741.73 +	=	\$1,741.73
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of your friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, your d	ependents, your roomm		
Specify:	nounts that are not av	andore to pay expenses in	11. +	- \$0.00
				Ψ0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				\$1,741.73
				Combined monthly income
13. Do you expect an increase or decrease within the year aft No.	er you file this form?			
				
Yes. Explain:				

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 33 of 71

		Do	ocument Page 33 c	of 71		
Fill in this infor	mation to identify y	our case:				
Debtor 1	Kaylin		Кпарр			
Dobtor 0	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing		
United States B	ankruptcy Court fo	r the: Northern	District of Illinois (State)	A supplement sho expenses as of the	wing post-petition chapter e following date:	r 13
Case number (If known)				MM / DD / YYYY		
	Form 106					40/45
Schedule	e J: Your E	xpenses				12/15
information. If (if known). Ans	more space is nee wer every question	eded, attach another sheet to n.	le are filing together, both are e this form. On the top of any add		=	
	cribe Your Hous	Senoia				
1. Is this a join						
	to line 2					
Yes. Do	oes Debtor 2 live i	n a separate household?				
	No					
	Yes. Debtor 2 m	ust file Official Forms 106J-2, E.	xpenses for Separate Household of	f Debtor 2.		
2. Do you have	e dependents?	✓ No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information each dependent	for Dependent's relationship Debtor 1 or Debtor 2	to Dependent's age	Does dependent live with you?	
	enses include f people other	√ No				
than yourself and		Yes				
dependents	-					
Part 2: Estir	nate Your Ongo	oing Monthly Expenses				
_	f a date after the		ess you are using this form as a subplemental Schedule J, chec	• •	•	
	•	non-cash government assista ded it on <i>Schedule I: Your Inc</i>	-		Your expense	es
	or home ownersh		e. Include first mortgage payments	s and	4.	50.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 34 of 71

Debtor 1 Kaylin Knapp Case number (if known)
First Name Middle Name Last Name

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	ns .	6a.	\$125.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$120.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$350.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$95.00
10. Personal care products an	d services	10.	\$95.00
11. Medical and dental expens	ses	11.	\$46.00
12. Transportation. Include gas Do not include car payments		12.	\$185.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify	r <u>. </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
, , ,	to support others who do not live with you.		
Specify:		19.	\$0.00
20. Other real property expens 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	202	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c	\$0.00
20e. Homeowner's association		20d	\$0.00
206. Homeowner's association	ni oi oonaoniinum aaco	20e	\$0.00

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 35 of 71

Debtor 1 Kaylin			Knapp	Case number (if known)		
First N	Vame	Middle Name	Last Name			
21.Other. Spe	cify:				21	\$0.00
22. Calculate	your monthly expense	S.				\$1,566.00
22a. Add lir	nes 4 through 21.		\$0.00			
22b. Copy	line 22 (monthly expens	es for Debtor 2), if any,	from Official Form 106J-2			\$1,566.00
22c. Add lir	ne 22a and 22b. The res	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incor	me.				
23a. Copy	line 12 (your combined r	monthly income) from S	Schedule I.		23a	\$1,741.73
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,566.00
	ct your monthly expense	, ,	icome.			\$175.73
The re	sult is your monthly net	income.			23c	
For examp	le, do you expect to fini	sh paying for your car lo	ses within the year after to an within the year or do you no diffication to the terms of	ou expect your		

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 36 of 71

Fill in this information to identify your case:				
Debtor 1	Kaylin		Knapp	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Kaylin Knapp	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/22/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 37 of 71

Fill in th	is infor	mation to identify	your ca	ase:						
Debtor 1	1	Kaylin				Кпарр				
Dobtor	2	First Name		Middle	Name	Last Nam	е			
Debtor 2 (Spouse, i		First Name		Middle	Name	Last Nam	e			
United S	States B	ankruptcy Court	for the:	Northern		District of Illino				
Case nu	ımber					(Stat	e)			
(If known)							_			Check if this is
Offic	cial	Form 10	7							amended filing
State	emei	nt of Fina	_ ncia	Affairs	for In	dividuals	Filina fo	r Bankrı	ıntcv	12
informa number	tion. If (if kno	f more space is own). Answer e	neede	d, attach a ser estion.	oarate s	heet to this form	On the top o			supplying correct your name and case
Part 1:	Give	Details About	Your I	Marital Status	and W	here You Lived	Before			
1. W	/hat is	your current ma	rital sta	tus?						
Г	Mar	ried								
Ī	Not	married								
2. D	uring ti	he last 3 years,	have you	ı lived anywhe	e other	than where you liv	e now?			
г	¬ No	•		-		·				
		. List all of the pl	aces yo	u lived in the la	st 3 year	s. Do not include v	vhere you live i	now.		
	Deb	tor 1:				s Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
					there)				there
							Same as	s Debtor 1		Same as Debtor 1
		5 S King Dr			Erom	04/2016			_	From
	Nun	nber Street			To	09/2016	Number Stre	eet		To
	Chic	cago Illin	oie	60653		00/2010				
	City			Zip Code			City	State	Zip Code	
							Same as	s Debtor 1		Same as Debtor 1
	111	8 E 91st St.			F.,,	10/0015				Eva va
	Nun	nber Street			To	12/2015 04/2016	Number Stre	eet		From To
	Ohio	111:-	-!-	00010	10	04/2010				
	Chic City			60619 Zip Code			City	State	Zip Code	
	d territor	<i>ies</i> include Arizon	a, Califo	mia, Idaho, Lou	isiana, Ne	r legal equivalent evada, New Mexico, tors (Official Form	Puerto Rico, Te			ommunity property states)

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 38 of 71

Deb	tor 1	Kaylin	Knapp		umber (if known)	
		First Name Middle	Name Last Na	ame		
Part	2:	Explain the Sources of Your Inc	come			
Fill		you have any income from employment the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	red from all jobs and all bus	inesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$3654.75	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31,2016)	Wages, commissions, bonuses, tips Operating a business	\$20000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$12000.00	Wages, commissions, bonuses, tips Operating a business	
	Inclupubl filing	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental inc a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; on oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lo	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016) YYYY	Link	\$1,188.00		
		or the calendar year before that: lanuary 1 to December 31,				

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 39 of 71

Knapp Debtor 1 Kaylin _ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage WILLIAMS AND FUDGE I 01/2017 \$200.00 \$1606.00 Creditor's Name Car 02/2017 \$200.00 300 CHATHAM AVENUE Credit card 03/2017 \$200.00 Number Street Loan repayment **ROCK HILL** South 29731 Suppliers or Carolina vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 40 of 71

or 1 Kaylin		Kna	рр	Case number ((if known)
First Name	Middle Name	Last	Name		
agent, including one for a bouch as child support and a	es; any general partners are an officer, director, p pusiness you operate as	; relatives of any gerson in control, o	eneral partners; parti or owner of 20% or	nerships of which y more of their voting	
No					
Yes. List all payments	s to an insider.	Dates of	Total amount	Amountwou	December this normant
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City State	Zip Code				
Insider's Name					
Number Street					
City State	Zip Code				
insider? Include payments on debts No Yes. List all payments	guaranteed or cosigned	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
					moude distance in the manner
Insider's Name					
Number Street					
City State	Zip Code				
City State Insider's Name	Zip Code				
	Zip Code				
Insider's Name					

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 41 of 71

Debtor 1 Kaylin Knapp Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 42 of 71

Deb	tor 1 Kaylin First Name	Middle Name	Knapp Last Name	Case number (if known)	
11.		nake a payment because yo		oank or financial institution, set off any amo	ounts from your
	Tes. Till ill the detail	io.	Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name				
	Number Street		Last 4 digits of account	number YYYY	
			Last 4 digits of account	muiliber. AAAA-	
12.	Within 1 year before you			possession of an assignee for the benefit or	f creditors, a court-
	✓ No	ustodian, or another official	?		
Part	Yes List Certain Gifts	and Contributions			
13.	Within 2 years before y	ou filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the deta	ils for each gift.			
	Gifts with a total va	alue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You	u Gave the Gift			
	Number Street	7'- 0-4-			
	City S Person's relationship	otate Zip Code to you -			
	Person to Whom You	u Gave the Gift			
	Number Street				
	City S Person's relationship	State Zip Code to you			

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 43 of 71

otor 1	Kaylin	Knapp Case numbe	er (if known)		
	First Name Middle Name	Last Name	·		
Wit	thin 2 years before you filed for bankruptcy,	did you give any gifts or contributions with a total	value of more th	han \$600	to any charity?
~	No				
Ė	Yes. Fill in the details for each gift or contrit	hution			
	Gifts or contributions to charities	Describe what you contributed	Date		Value
	that total more than \$600		contri	ibuted	
	Charity's Name				
	Number Street				
	City State Zip Code				
	•				
6:	List Certain Losses				
Wit	thin 1 year before you filed for bankruptcy o	r since you filed for bankruptcy, did you lose anythi	ing because of t	heft, fire,	other disaster, or
gar	mbling?				
	No				
Н					
✓	Yes. Fill in the details.				
	Describe the property you lost and	Describe any insurance coverage for the lo		of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. L			lost
		pending insurance claims on line 33 of Schedu A/B: Property.	uie		
		Avb. Floperty.			
			44/00	10	# 000 00
	Wallet was stolen	none	11/20	16	\$800.00
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankr	none did you or anyone else acting on your behalf pay or	transfer any pro	pperty to a	
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankr	none did you or anyone else acting on your behalf pay or ruptcy petition?	transfer any pro	pperty to a	
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition preparer No	none did you or anyone else acting on your behalf pay or ruptcy petition?	transfer any pro	pperty to a	
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition preparer	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in	transfer any pro	operty to a	anyone you consulte
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition preparer No	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in	transfer any pro your bankruptcy.	operty to a	anyone you consulte
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition preparer No	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in	transfer any pro your bankruptcy. Date p	operty to a payment nsfer	anyone you consulte
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details.	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in	transfer any pro your bankruptcy. Date p	perty to a payment nsfer nade	anyone you consult
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupte petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bank- lude any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bank- lude any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bank- lude any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bank- lude any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	did you or anyone else acting on your behalf pay or ruptcy petition? rs, or credit counseling agencies for services required in Description and value of any property transferred	transfer any pro your bankruptcy. Date por trai	perty to a payment nsfer nade	Amount of payment

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 44 of 71

Debte		Kaylin		Knapp	Case number (if known)		
		First Name	Middle Name	Last Name			
	help	hin 1 year before you filed by you deal with your credit not include any payment or	tors or to make payme		ur behalf pay or transfer any	property to anyon	e who promised to
		No Yes. Fill in the details.					
				Description and value of a transferred	pa tr:	ate Am ayment or ansfer was ade	ount of payment
		Person Who Was Paid			_		
		Number Street					
		City State	Zip Code				
	the Inclu	ordinary course of your bu	usiness or financial af and transfers made as s	ecurity (such as the granting of a			•
				Description and value of a property transferred		operty or red or debts paid	Date transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		I you transfer any property to a	self-settled trust or similar	device of which yo	ou are a
	Ī	Yes. Fill in the details.		Description and value of	he property transferred		Date transfer was
		Name of trust					made

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 45 of 71

Knapp Debtor 1 Kaylin Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Bank of America Checking XXXX-0000 11/2016 \$ 0.00 Person Who Was Paid Savings P.O. Box 25118 Number Street Money market Brokerage Florida 33622 Tampa Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 46 of 71

Knapp Debtor 1 Kaylin Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 47 of 71

Deb		Kaylin			Knapp	Cas	se number <i>(if</i>	known)		
		First Name	IV	liddle Name	Last Name					
26.	Hav	e you been a party	y in any judicia	al or administr	ative proceeding un	der any environmer	ntal law? In	clude settlements	and orders.	
		No Yes. Fill in the det	ails.							
					Court or agency		Nature o	of the case	Statu	s of the
		Case title							ПР	ending
					Court Name					n appeal
		Case number			NumberStreet					Concluded
		1			City State	Zip Code				
Par	11:	Give Details Ab	oout Your Bu	siness or Co	onnections to Any	Business				
27.	Witi	A sole propri	etor or self-em a limited liabil a partnership rector, or man at least 5% of above applies.	aployed in a tra ity company (L aging executive the voting or e Go to Part 12.	ade, profession, or of LC) or limited liability are of a corporation equity securities of a condition	ther activity, either for partnership (LLP) corporation	_	-	business?	
	_				Describe the n	ature of the busine	ess		ication number D ecurity number o	
		Business Name Number Street			_			EIN: Dates business of	existed	
		City	State	Zip Code	Name of accou	untant or bookkeep	per	From	То	
					Describe the n	ature of the busine	ess		ication number D ecurity number o	
		Business Name			_			EIN:		
		Number Street			Name of accou	untant or bookkeep	per	Dates business	existed	
		City	State	Zip Code	_			From	То	
					Describe the n	ature of the busine	ess		ication number D ecurity number o	
		Business Name			_			EIN:		
		Number Street			Name of acces	untant or bookkeep	ner	Dates business	existed	
		City	State	Zip Code	- Name of accou	antant of bookkeep	Jei	From	То	

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 48 of 71

Deb	tor 1	Kaylin			Knapp	Case number (if known)
		First Name		Middle Name	Last Name	
28.	crec	nin 2 years before ditors, or other pa No Yes. Fill in the de	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	ш		ano bolow.		Data lassed	
					Date issued	
		Name			MM/DD/YYYY	
		Number Street			-	
		-			_	
		City	State	Zip Code		
Pari	12:	Sign Below				
1	true a	ind correct. I undo kruptcy case can	erstand that	making a false states es up to \$250,000, o	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			ure of Debtor			Signature of Debtor 2
		· ·				Date
		Date 3	3/22/2017			
ı	Did yo	ou attach additior	nal pages to	Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	.∕ N	In				
	≌	es				
'	Ш.	C S				
ı	Did yo	ou pay or agree to	pay someor	e who is not an att	orney to help you fill out b	ankruptcy forms?
	√ N	lo				
i	Y	es. Name of person	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 49 of 71

			Document	Page 49 01 71	
Kaylin First Name		Middle Name	Knapp Last Name	Case number (if known)	
1	15	Wildale Harrie	Lastivame		
Additiona	_				
the last 3	years, have you li	ved anywhere ot	ther than where you live no	ow?	
Debtor 1:	:		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 liv
				Same as Debtor 1	Same as Debto
522 Kimb	pery Ln			_	_
Number S	Street		From <u>12/2014</u>	Number Street	From
-			To <u>12/2015</u>		To
Saint Pete		63376		Oit. 77. C. I	<u></u>
City	State	Zip Code		City State Zip Code Same as Debtor 1	Same as Debto
				Carrie as Debior 1	L Same as Debit
8 Pebble r Number S			From 12/2012	Number Street	From
140111001			To 12/2014		То
Saint Pete	ers Missouri	63376			
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Debto
Number S	Street		From	Number Street	From
			To		To
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Debto
Number S	Stroot		From	Number Street	From
Number 3	ou eer		То	Number Street	To
				-	
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Debto
Number S	Street		From	Number Street	From
140111001			То		То
-					_
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Debto
Number S	Street		From	Number Street	From
Number C	5.1001			Nambor Groot	То

City

State

Zip Code

City

State

Zip Code

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 50 of 71

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nortne	rn District of Illinois		
In re	Kaylin Knapp			Case No.	
'	Debtor				(If known)
				Chapter	Chapter 13
I	DISCLOSURE OF	COMPENS	SATION OF ATT	ORNEY F	OR DEBTOR
comp	uant to 11 U.S.C. § 329(a) and bensation paid to me within one ered or to be rendered on behal	e year before the fili	ng of the petition in bankru	ptcy, or agreed to	o be paid to me, for services
For le	egal services, I have agreed to a	ccept			\$4,000.00
Prior	to the filing of this statement I	have received			\$350.00
Balar	nce Due				\$3,650.00
2. The	source of the compensation pai	d to me was:			
	✓ Debtor	Othe	er (specify)		
3. The	source of the compensation pai	d to me is:			
	✓ Debtor	Othe	er (specify)		
	have not agreed to share the a members and associates of my		npensation with any other p	erson unless the	ey are
Ш,	have agreed to share the above members or associates of my la the people sharing in the comp	w firm. A copy of th	ne agreement, together with		
	turn for the above-disclosed fea a. Analysis of the debtor's fina bankruptcy;				
I	b. Preparation and filing of any	petition, schedule	s, statements of affairs and p	olan which may l	be required;
	c. Representation of the debto	r at the meeting of	creditors and confirmation h	earing, and any	adjourned hearings thereof;
•	d. Representation of the debto	r in adversary proce	eedings and other contested	bankruptcy mat	ters;
6. By a	greement with the debtor(s), the	above-disclosed f	ee does not include the follo	owing services:	
		(CERTIFICATION		
	y that the foregoing is a comple n this bankruptcy proceedings.	ete statement of any	/ agreement or arrangement	for payment to r	me for representation of the
	3/22/2017		/s/ Elizab	eth Placek	
	Date		Signature	of Attorney	
			Semrad	Law Firm	
				of law firm	

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 51 of 71

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 52 of 71

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 53 of 71

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 54 of 71

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$77.00 for expenses, leaving a balance due of \$4,037.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/17/2017	
Signed:	
/s/ Kaylin Knapp	
Vanli Karell	/s/ Elizabeth Placek
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 56 of 71

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 57 of 71

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 58 of 71

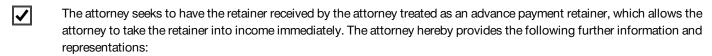
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$396.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$86.76 for expenses, leaving a balance due of \$4,046.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/22/2017	
Signed:		
/s/ Kayli	n Knapp	
		/s/ Elizabeth Placek
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	· ·	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 65 of 71

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Knapp, Kaylin	Case No	
	Debtor(s)	Odse No.	
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MAT	RIX
Ti knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is tr	ue and correct to the best of their
Date:	3/22/2017	/s/ Knapp, Kaylir	n
		Knapp, Kaylin <i>Sianature of Deb</i>	ptor

LOYOLA UNV 2160 S 1st Ave Maywood, IL, 60153

INSTA-CREDIT 910 N BLUFF COLLINSVILLE, IL, 62234

VERIZON 455 Duke Drive Franklin, TN, 37067

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

PORTFOLIO RC 120 Corporate Boulevard Norfolk, VA, 23502

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

US Bank Po Box 5229 C/O Bankruptcy Department Cincinnati, OH, 45201

WILLIAMS AND FUDGE I 300 CHATHAM AVENUE ROCK HILL, SC, 29731

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 67 of 71

Debtor 1 Kaylin		Knapp	Case number (if known)	
First Name	Middle Name	Last Name		
Part 6: Answer These Que	estions for Reporting Purpos	es		
16. What kind of debts do you have?	"incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	al primarily for a per y business debts? investment or throu	rsonal, family, or househ Business debts are debt ugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid tha No.	ter 7. Do you estimate		perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5 5,001-1 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this notition	and I doctors under	nonalty of parium, that the	o information provided in the cond
For you	correct. If I have chosen to file under Coof title 11, United States Code under Chapter 7.	hapter 7, I am awar e. I understand the r	e that I may proceed, if e elief available under eac	ne information provided is true and eligible, under Chapter 7, 11,12, or 13 h chapter, and I choose to proceed
	out this document, I have obtained in accordance of I understand making a false struction with a bankruptcy both. 18 U.S.C. §§ 152, 1341 /s/ Kaylin Knapp Signature of Debtar 1 Executed on 8/17/201	ained and read the nowith the chapter of the atement, concealing case can result in figure 1519, and 3571.	otice required by 11 U.S itle 11, United States Co g property, or obtaining i	ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or ebtor 2
	V IVIIVI / L	U /		MM / DD / YYYY

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 68 of 71

		Do	cument Page 6	08 01 /1	
Fill in this infor	rmation to identify your o	ase:			
Debtor 1	Kaylin		Knapp		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name	7 7 7	
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)		*	(State)		
Official	Form 106De	eC	,		Check if this is an amended filing
Declarat	ion About an	Individual Deb	tor's Schedules	3	12/1
Part 1: Sign					
Did you p	ay or agree to pay some	one who is NOT an attorr	ney to help you fill out bank	cruptcy forms?	
✓ No					
Yes. I	Name of person		Attach Bankruptcy P Signature (Official Fo	Petition Preparer's Notice, Declaration, a. orm 119).	ınd
	1				
					* *
Under per that they	nalty of perjury, I declar are true and correct.	e that I have read the sun	nmary and schedules filed v	with this declaration and	
/s/ Kaylir Signature of	11 1/	Wir Kell	Signature	of Debtor 2	
Date 3/17	/20;(7 /DD/YYYY	')	Date	M/DD/YYYY	
			I	// V V / 1 1 1	

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 69 of 71

Debtor 1 Kaylin		Knapp	Case number (ff known)
First Name	Middle Name	Last Name	
28. Within 2 years before y creditors, or other par V No Yes. Fill in the deta	1165.	ou give a financial stater	ment to anyone about your business? Include all financial institutions
		Date issued	
Name		MM/DD/YYYY	<u> </u>
Number Street		_	
-		_ ,	
City	State Zip Code		
Part 12: Sign Below	1		
a bankruptcy case can r	esult in fines up to \$250,000	atement, concealing pror	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	aylin Knapp	TYST	Signature of Debtor 2
Date 3/	17/2017	'	Date
	/ \	Financial Affaire for India	viduals Filing for Bankruptcy (Official Form 107)?
▽ No		The result Atlants for man	riddais Filling for Ballkruptey (Official Form 107)?
Yes	~		
Did you pay or agree to p	pay someone who is not an at	torney to help you fill out	bankruptcy forms?
✓ No			
Yes. Name of person		· · · · · · · · · · · · · · · · · · ·	Attach the Bankruptcy Petition Preparer's Notice,

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 70 of 71

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Knapp, Kaylin Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MAT	TRIX
The knowledge.	above named Debtors hereby verify	hat the attached list of creditors is tri	rue and correct to the best of their
Date:	3/17/2017	/s/ Knapp, Kaylin Knapp, Kaylin Signature of Deb	TONTIUM

Case 17-08980 Doc 1 Filed 03/22/17 Entered 03/22/17 09:23:44 Desc Main Document Page 71 of 71

Debtor			Knapp	Case number (if known)	
	range and a	First Name Middle Name	Last Name	The second second	***************************************
16.	Cal	culate the median family income that applies to y	ou. Follow these steps:		
	16a	. Fill in the state in which you live.	Illinois		
	16b	. Fill in the number of people in your household.	1		
	16c	. Fill in the median family income for your state and	size of		\$50,133.00
		household using the link specified in the separate instructions	To find for this form. This list m	a list of applicable median income amounts, go online lay also be available at the bankruptcy clerk's office.	*
		v do the lines compare?			
•	17a	Line 15b is less than or equal to line 16c. On determined under 11 U.S.C. § 1325(b)(3). Go 2).	the top of page 1 of this to Part 3. Do NOT fill or	s form, check box 1, <i>Disposable income is not</i> at <i>Calculation of Disposable Incom</i> e (Official Form 122C-	
•	17b.	Line 15b is more than line 16c. On the top of U.S.C. § 1325(b)(3). Go to Part 3 and fill out form, copy your current monthly income from line	Calculation of Disposa	ck box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
Part 3:	. (Calculate Your Commitment Period Under 1	1 U.S.C. 81325(b)(4)		
000000	_	y your total average monthly income from line 11			¢4 000 70
19. [Ded	luct the marital adjustment if it applies. If you are	married, your spouse is	not filing with you, and you contend that calculating the	\$1,206.76
C	com	mitment period under 11 U.S.C. § 1325(b)(4) allows	you to deduct part of yo	our spouse's income, copy the amount from line 13.	
1	19a.	. If the marital adjustment does not apply, fill in 0 on 19a.	line		-\$0.00
1	19b.	. Subtract line 19a from line 18.	21		\$1,206.76
20.	Calc	culate your current monthly income for the year. F	follow these steps:		
2	20a.	. Copy line 19b.			\$1,206.76
		Multiply by 12 (the number of months in a year).			x 12
2	20b.	The result is your current monthly income for the year	ear for this part of the fo	m.	\$14,481.12
2	20c.	Copy the median family income for your state and s	size of household from I	ine	\$50,133.00
21. F	low	do the lines compare?			
E	<u> </u>	Line 20b is less than line 20c. Unless otherwise ordecommitment period is 3 years. Go to Part 4.	ered by the court, on the	e top of page 1 of this form, check box 3, The	
. [J¦	Line 20b is more than or equal to line 20c. Unless of box 4, <i>The commitment period is 5 years</i> . Go to Part	therwise ordered by the	court, on the top of page 1 of this form, check	
Part 4:	S	ign Below			
	E	By signing here, I declare under penalty of perjury th	nat the information on th	is statement and in any attachments is true and correct.	
		Signature of Debtor 1		gnature of Debtor 2	
		Date 3/21/2017 MM/DD/YYYY	Da	MM/DD/YYYY	
	li	f you checked 17a, do NOT fill out or file Form 122C f you checked 17b, fill out Form 122C-2 and file it wi above.	th this form. On line 39	of that form, copy your current monthly income from line	14